

AMENDMENTS TO THE CLAIMS

Please amend claims 12, 21 and 25, and cancel claim 22, as follows (all claims appear below with their status indicators):

1. (Withdrawn) An unattended banking machine for performing a number of banking and other transactions by a user, said banking machine comprising:
 - a cash acceptor for accepting cash from a user and for totaling the amount of cash received;
 - a cash dispenser for dispensing cash to a user;
 - a user interface and display operable by the user to select transactions, enter commands, and to receive information from the machine;
 - a card acceptor for receiving and verifying a qualified user's card;
 - a receipt generator for generating receipts for the user including the total of the amount of cash received;
 - a document cashing apparatus including a document receiver in the machine;
 - a reader for reading the cash amount for the document; and
 - a signature verifier for examining the signature of the user on a document and for confirming if the signature is valid prior to dispensing cash to the user from the cash dispenser.

2. (Withdrawn) A banking machine in accordance with claim 1 wherein a dispenser is provided in the machine for dispensing end user items after payment by the qualified user.

3. (Withdrawn) A banking machine in accordance with claim 1 wherein the user interface and display comprises a keypad operable by the user;

a display screen to display transactions relating to cash for the user; and

a selector operable by the user to choose at least one among several cash transactions available to the user.

4. (Withdrawn) A banking machine in accordance with claim 1 wherein the document is a check and comprises:

a reader for reading magnetic ink character recognition data of a bank on the check;

and

a communication network having a modem for connection through a network to the bank identified on the check.

5. (Withdrawn) A machine in accordance with claim 1 wherein the document is a money order, and the signature verifier includes a reader for reading a cursive signature on the back of a money order.

6. (Withdrawn) A banking machine in accordance with claim 1 for paying a bill by the user comprising:

- a bill acceptor for receiving the bill document;
- a scanner for scanning the bill document;
- a modem communication network for communicating to the bill issuer's bank account that the payment being made by the user; and
- a receipt generator for generating a receipt of the paid bill to the user.

7. (Withdrawn) A banking machine in accordance with claim 1 wherein:

- money order blanks are stored in the machine;
- signals are generated by the user at the user's interface and display to cause the printer to print the amount on the money order blank to form a money order; and
- a dispenser dispenses the money order to the machine user.

8. (Previously Presented) An automated banking system for receiving payment from a user and for transfer of funds to a transferee in a network, said system comprising:

- an automated machine having a card reader for a card which identifies the user as being qualified to use the network;
- cash acceptor for accepting payment by the user for the transfer;
- a verifier to verify the transferee in the network; and

a communication system in the network for transfer through the network to at least one of the verified transferee and transferee's account.

9. (Previously Presented) An automated banking system in accordance with claim 8 wherein the cash acceptor comprises a cash receiver for receiving and totaling the cash received.

10. (Previously Presented) An automated banking system in accordance with claim 8 wherein the card reader comprises:

a card receiver for receiving a card for payment for the transfer and means for reading the card and for causing a debit on the card related to the funds being transferred.

11. (Previously Presented) An automated banking system in accordance with claim 10 wherein the card reader comprises a credit card reader which reads the credit card and performs a charge transaction over a credit card network for an amount related to the funds being transferred.

12. (Currently Amended) An automated banking system in accordance with claim 10 wherein the card reader comprises a smart card reader and a debit system that read the card to ascertain if an amount on the card is sufficient for payment of the funds being

transferred, and writes ~~down on~~ to the smart card an amount related to the amount of funds being transferred.

13. (Previously Presented) An automated banking system in accordance with claim 8 wherein:

a printer prints a receipt for the sender of the transfer; and

a transactional record system makes and keeps a record of the transfer.

14. (Previously Presented) A banking system in accordance with claim 13 wherein an input device operable by the sender causes connection to the sender's withdrawal account to withdraw therefrom an amount sufficient to pay the transfer.

15. (Previously Presented) A banking system in accordance with claim 8 wherein a display displays to the user a method of payment from among cash, credit card, smart card or account withdrawal; and

a selector is operable by the user to select one of the methods of payment for the transfer.

16. (Withdrawn) An automated banking system for payment of bills through a bills payment network comprising:

an automated machine having a card receiver for receiving the user's card and for identifying the user as being qualified to use the machine;

a display for displaying a selection of bills payable through a bills payment network;

a selector operable by the user to select a bill to be paid from the bills being displayed;

the display displaying several methods of payment including payment by cash;

a reader for reading the amount of the bill and an identity of a bill payee;

a communications network including a modem for connection from the machine to a bills payment network;

a bill receiver for receiving and storing the bill being paid; and

a transaction recorder for recording the bill transaction and payment;

17. (Withdrawn) An automated banking system in accordance with claim 16 further comprising a card reader for reading a payment card for payment and verifying that the payment card is qualified for use with the bill payment network.

18. (Withdrawn) An automated banking system in accordance with claim 17 wherein the payment card is a smart card, and further comprising:

an analyzer for analyzing that the smart card has sufficient funds thereon to pay the bill; and

a smart card writer to write off an amount related to the bill being paid on the smart card.

19. (Withdrawn) An automated banking system in accordance with claim 17 wherein:

the payment card is a credit card; and

wherein a credit card communication means is connected through a modem to charge the bill amount to the credit card account of the user.

20. (Withdrawn) A banking system in accordance with claim 16 wherein:

several bills may be selected for payment;

a totalizer totals the amounts paid for each bill and for transactional charges; and

a receipt generator generates a receipt showing the bills paid, transactional charges and the total amount paid by the user.

21. (Currently Amended) A method of providing an automated banking system machine with the capability of transfer of funds from a user to a transferee within a network, comprising:

providing a card reader for a card which identifies the user as being qualified to use the machine and network;

inputting at least one of (a) an identification of the bank through which the transfer is to be made along with (b) an account number of the transferee;

entering the amount to be transferred to the transferee;

providing the machine with a method of payment from among cash, credit card, smart card or account withdrawal for the transfer; [[and]]

communicating in the network for transfer through the network to at least one of the verified transferee and transferee's account; and

depositing funds for the transfer; counting the funds received in the machine; and verifying the funds as being sufficient to cover the transferred amount and a transaction fee therefor.

22. (Cancelled)

23. (Previously Presented) A method in accordance with claim 21 further comprising:

selecting payment for the transfer from a card; and

reading the card and causing a debit on the card related to the amount of funds being transferred to the transferee.

24. (Previously Presented) A method in accordance with claim 23 wherein the card includes a credit card; and

further comprising communicating, over a credit card network, the amount of the funds being transferred and the transactional fee which are to be charged to the user's credit card.

25. (Currently Amended) A method in accordance with claim 23 wherein the payment is being made with a smart card and further comprising:

reading the smart card to ascertain if the amount on the card is sufficient for payment of the transaction including the funds being transferred;

writing ~~down on~~ to the smart card the amount of the transaction for the transfer; and returning the smart card to the user.

26. (Previously Presented) A method in accordance with claim 21 further comprising:

printing a receipt for the transactional cost of the transfer;

providing the receipt to the user; and

recording a transaction record of the transfer.

27. (Previously Presented) A method in accordance with claim 21 further comprising:

selecting payment from an account of the user; and

connecting via a communication network to the user's bank, to withdraw from the user's account an amount sufficient to pay for the transfer transaction.

28. (Previously Presented) A method in accordance with claim 21 wherein there is provided a display to the user requesting a selection for the method of payment from among the options of paying with cash, the user's credit card, the smart card, or withdrawal from the user's account; and

the user selects one of the methods of payment for the transfer.

29. (Withdrawn) A method for using an automated banking machine for the payment of bills through a bill payment network, comprising:

providing an automated banking machine having a card receiver for receiving the card and for identifying the user as being qualified to use the machine;

a display for displaying a selection of bill transactions that are available to be paid through a bills payment network connected to the automated machine;

manually selecting one of the bill transactions for paying a bill from those being displayed to the user;

displaying to the user several methods of payment including payment by cash;

inserting the bill onto the machine for reading the amount of the bill and the identity of the bill payee;

communicating over communications network including a modem for connection from the machine to a bills payment network;

transmitting the information of payment being received from the user for the bill;
and

storing the bill being paid in the machine.

30. (Withdrawn) A method in accordance with claim 29 further comprising:

selecting the option of payment by a card;

inserting the credit card into the machine for reading; and

verifying that the credit card is qualified for use with the bill payment network.

31. (Withdrawn) A method in accordance with claim 29 wherein the payment card comprises a smart card and further comprising:

reading the funds available for paying the bill on the smart card; and

writing off from the smart card an amount to cover the bill payment transaction and the transactional cost.

32. (Withdrawn) A method in accordance with claim 29 wherein the payment card comprises a credit card and further comprising communicating through a modem to the credit card account, the amount to be charged to the credit card account because of the wire transfer transaction.

33. (Withdrawn) A method in accordance with claim 29 further comprising:
selecting several bills for payment;
totaling the amount for each bill and its associated transactional charges; and
generating a receipt showing the bills paid, transactional charges and the total
amount being paid by the user.

34. (Previously Presented) The automated banking system of claim 8, further
comprising:

an input device to enter the amount to be transferred to another; and
a keypad to enter the identity of the transferee's account.

35. (Previously Presented) An automated banking system in accordance with claim
8 wherein the network is a banking network.

36. (Previously Presented) The method of claim 21 wherein the network is a
banking network.